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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>			<b>Application Number</b>	10/738,468	
Date Submitted: February 27, 2008			<b>Filing Date</b>	December 17, 2003	
(use as many sheets as necessary)			<b>First Named Inventor</b>	William NOLAN	
Sheet	1	of	<b>Art Unit</b>	3696	
			<b>Examiner Name</b>	Ojo O. OYEBOSSI	
			<b>Attorney Docket Number</b>	037607-0236	

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		6,226,624	05-01-2001	Watson et al.	
		6,233,566	05-15-2001	Levine et. al.	
		6,988,082	01-17-2006	Williams et. al.	
		7,089,503	08-08-2006	Bloomquist et. al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document Serial Number-Kind Code <sup>2</sup> (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
		FANNIE MAE, "Servicing Guide", 1995-2002 et al, 318 pages, Forward, Table of Contents, Sections III, IX, X, and XI, Fannie Mae, USA			
		FANNIE MAE, "Selling", 1995-2002 et al, 1119 pgs, Fannie Mae, USA			

Examiner Signature	Date Considered
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